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March 12, 2007

Mr. Michael T. McRaith, Director
Illinois Division of Insurance
320 West Washington Street
Springfield, IL 62767

Re: Rate filing for Medicus Insurance Company (medical malpractice)

Dear Director McRaith:

On January 17, 2007, I wrote an Opinion Letter in connection with the filing of medical malpractice rates for the Medicus Insurance Company.

Those rates were organized alphabetically by specialty. The company would like to refile the rates showing the rates grouped by Classes of physicians by Territory, as used by ISMIE Mutual.

These new rates were obtained from a copy of the ISMIE Mutual Insurance Company Rate and Rule Filing Effective July 1, 2006, which were then deviated downward 10% to get the Medicus proposed rates. We have matched precisely the ISMIE Rate Class Plan, less 10% across the board. Any differences in these rates from the rates which we previously filed are due to the differences in ISMIE Mutual's July 1, 2006, filing.

All of the comments that I made in the January 17, 2007, letter apply here as well.

In the future, rate changes will be filed based on the experience of Medicus, to the extent that the experience is credible.

Sincerely,

Richard J. Roth Jr.

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